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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

George C. Greatrex, Jr., Esquire SHIVERS, GOSNAY & GREATREX, LLC Cherry Hill Plaza, Suite 309 1415 Route 70 East Cherry Hill, NJ 08034 (856) 616-8080 Attorneys for Movant/ Wilton's Corner Proprietary Association

In Re:

Dana L. McGovern,

Debtor

Case No. 15-14140

Chapter 13

Adv. No.:

Hearing Date: August 8, 2017 @ 10:00 a.m.

Order Filed on August 1, 2017

by Clerk U.S. Bankruptcy Court District of New Jersey

Judge: Jerrold N. Polusny, Jr.

STIPULATION AND CONSENT ORDER RESOLVING SECURED CREDITOR WILTON'S CORNER PROPRIETARY ASSOCIATION'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY

The relief set forth on the following pages, numbered two-three <u>2-4</u> is hereby **ORDERED**.

DATED: August 1, 2017

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

This Stipulation and Consent Order ("Stipulation") is made this _____day

of_____, 2017 by and between Dana L. McGovern and Brian McGovern,

Co-Debtor (hereinafter referred to as "Debtor"), by and through their counsel, Joseph

J. Rogers, Esquire and Wilton's Corner Proprietary Association ("Creditor/Movant"),

by and through its counsel, Shivers, Gosnay & Greatrex, LLC.

BACKGROUND

- On July 13, 2017, Creditor filed a Motion for Relief from the Automatic Stay pursuant to 11 U.S.C. §362 covering Debtors' property at 17 Candlestick Lane, Sicklerville, NJ 08081.
- 2. The hearing on the Creditor's Motion for Relief from Automatic Stay is scheduled for August 8, 2017.
- 3. The parties have agreed to resolve the issues raised by the Creditor's Motion.

AGREEMENT

In consideration of the mutual covenants set forth herein and intending to be legally bound hereby, and subject to the approval of the Bankruptcy Court for the District of New Jersey, the parties agree as follows and jointly request the Court to confirm the Consent Order:

1. Debtor has failed to make the post-petition payments for dues and assessments, late fees and related charges through July 31, 2017 in the amount of \$1,587.00 plus counsel fees and costs of \$561.00 for this motion for a total of \$2,148.00.

- 2. Debtor shall cure the default of the post-petition payments in the following manner:
- a. That the balance due for post-petition assessments in the amount of \$1,587.00 through July 31, 2017 be added and included in the Debtor's Chapter 13 Plan for repayment;
- b. That the Creditor, Wilton's Corner Proprietary Association is hereby awarded reimbursement of fees in the sum of \$350.00 plus filing fee of \$181.00 and costs \$30.00, totaling \$561.00, which is to be included and paid through the Debtors' Chapter 13 Plan.
- 3. Debtor shall resume making timely monthly post-petition payments beginning with the August 1, 2017 assessment due in the amount of \$92.00 and for each and every month thereafter to Creditor's counsel's office at 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034. All payments are to be made in certified funds made payable to "Wilton's Corner Proprietary Association" and delivered to Creditor's counsel's office located at Shivers, Gosnay & Greatrex, LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034.
- 4. In the event that Debtor fails to make the required payments set forth in paragraphs 2 3 above or fail to cure same within thirty (30) days from its due date, and after Debtor's counsel has received ten (10) days written notice of the failure to make such payments, Creditor shall be entitled to relief from the automatic stay by presenting a copy of this Stipulation and Consent Order with a ten (10) day Certificate of Default and, if the default is not cured within the ten (10) day period, a proposed Order to the Court for immediate relief will be submitted. Notice of the

filing of the Certification of Default and accompanying papers shall be given to Debtor's counsel.

5. This Stipulation is without prejudice to the rights of Creditor to renew its Motion for Relief from Automatic Stay and Objection should it, in its sole discretion, decide to do so.

Approved as an Order of this Court this day of 2017.
By the Court:
Honorable Jerrold N. Polusny, Jr., USBJ

SHIVERS, GOSNAY & GREATREX, LLC

By:/s/George C. Greatrex
George C. Greatrex, Jr., Esquire
Cherry Hill Plaza, Suite 309
1415 Route 70 East
Cherry Hill, NJ 08034
Attorney for Creditor

/s/Joseph J. Rogers Joseph J. Rogers, Esquire 901 Rte. 168, Suite 407A Turnersville, NJ 08012 Attorney for Debtor

INTERESTED PARTIES TO BE SERVED

Dana L. McGovern, Debtor 17 Candlestick Lane Sicklerville, NJ 08081

Brian McGovern, Co-Debtor 17 Candlestick Lane Sicklerville, NJ 08081 Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002

United States Trustee Office of the United States Trustee One Newark Center, Suite 2100 Newark, NJ 07102-5235

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United States Bankruptcy Court District of New Jersey

In re: Dana L. McGovern Debtor Case No. 15-14140-JNP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Aug 01, 2017

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2017.

db +Dana L. McGovern, 17 Candlestick Lane, Sicklerville, NJ 08081-5694

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

George C. Greatrex, Jr. on behalf of Creditor Wilton's Corner Proprietary Association ggreatrex@sgglawfirm.com, kmuchler@verizon.net

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A. cmecf@sternlav.com
Joseph J. Rogers on behalf of Debtor Dana L. McGovern jjresq@comcast.net, jjresql@comcast.net
TOTAL: 5